

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SUSAN J. SANFORD

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:13-22286

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/29/2013 and confirmed on 7/31/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,460.66
Less Refunds to Debtor	493.08	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>106,967.58</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,176.00	
Trustee Fee	4,285.39	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,461.39</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 9148	0.00	71,881.63	0.00	71,881.63
	BANK OF AMERICA NA** Acct: 9148	333.98	333.98	0.00	333.98
	CLEARVIEW FCU** Acct: 1280	0.00	14,370.44	0.00	14,370.44
					<b>86,586.05</b>

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	SUSAN J. SANFORD Acct:	0.00	0.00	0.00	0.00
	SUSAN J. SANFORD Acct:	493.08	493.08	0.00	0.00
	PEDUTO & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	MARK B PEDUTO ESQ Acct:	2,176.00	2,176.00	0.00	0.00
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	CALAIARO VALENCIK(*) Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 0002	63.98	24.13	0.00	24.13
	AMERICAN EXPRESS CENTURION BANK Acct: XXXG310	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 5713	12,054.75	4,547.29	0.00	4,547.29
	CAPITAL ONE(*) Acct: ?	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK NA**	7,195.27	2,714.20	0.00	2,714.20

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2538				
	PRA/PORTFOLIO RECOVERY ASSOC	14,250.37	5,375.52	0.00	5,375.52
	Acct: 2214				
	KOHL'S	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	109.11	41.16	0.00	41.16
	Acct: 9923				
	ASSET ACCEPTANCE LLC ASSIGNEE CIT	3,228.46	1,217.84	0.00	1,217.84
	Acct: 8466				
	DEAN R PROBER ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 13,920.14

TOTAL PAID TO CREDITORS

100,506.19

TOTAL

CLAIMED 0.00

PRIORITY 333.98

SECURED 36,901.94

Date: 07/26/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SUSAN J. SANFORD

Debtor(s)

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vs.

No Repondents.

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Susan J. Sanford  
DebtorCase No. 13-22286-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Susan J. Sanford, 418 Edgewood Road, Pittsburgh, PA 15221-4514  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001,  
 Malvern, PA 19355-0701  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13663380 +American Express Centurion Bank, c/o Doyle Legal Services, 11 East Market Street, #102,  
 York, PA 17401-1263  
 13647369 +Bank of America, P. O. Box 5170, Simi Valley, CA 93062-5170  
 13709373 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13663382 +Capital One, c/o Kentwood law Group, 5050 Palo Verde Street, #116,  
 Montclair, CA 91763-2333  
 14350183 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 13663384 +Chase Bank, Account Inquiries, P. O. Box 15298, Wilmington, DE 19850-5298  
 13671032 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13647370 Discover Bank, c/o Weltman, Weinberg & Reis, 1400 Koppers Building, Pittsburgh, PA 15219  
 13663388 +Macy's/FDSB, 9111 Duke Boulevard, Mason, OH 45040-8999  
 13663389 +Sears, P. O. Box 182149, Columbus, OH 43218-2149

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13660395 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 28 2018 02:32:04 Asset Acceptance LLC,  
 Po Box 2036, Warren MI 48090-2036  
 13663383 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 28 2018 02:39:37 Capital One,  
 P.O. Box 85015, Richmond, VA 23285-5015  
 14133215 +E-mail/Text: bankruptcy@clearviewfcu.org Jul 28 2018 02:32:10 CLEARVIEW FCU,  
 8805 UNIVERSITY BLVD., MOON TOWNSHIP PA 15108-4212  
 13671573 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 28 2018 02:38:17  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13652888 E-mail/Text: mrdiscen@discover.com Jul 28 2018 02:31:14 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13674917 +E-mail/Text: kburkley@bernsteinlaw.com Jul 28 2018 02:33:12 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13663386 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 28 2018 02:31:22 Kohls Department Stores,  
 P. O. Box 2983, Milwaukee, WI 53201-2983  
 13663387 +E-mail/Text: bankruptcy@affglo.com Jul 28 2018 02:32:12 Leading Edge Recovery Solutions,  
 5440 N. Cumberland Avenue, #300, Chicago, IL 60656-1486  
 13725845 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2018 02:51:07  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  
 13663381\* +Bank of America, P. o. Box 5170, Simi Valley, CA 93062-5170  
 13663385\* Discover Bank, c/o Weltman, Weinberg & Reis, 1400 Koppers Building, Pittsburgh, PA 15219  
 TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 27, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
David Z. Valencik on behalf of Debtor Susan J. Sanford dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Susan J. Sanford dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Mark B. Peduto on behalf of Debtor Susan J. Sanford pandaecfinbox@yahoo.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8